

DAVID J. STREZA (CSB 209353)
 VOGL MEREDITH BURKE LLP
 456 Montgomery Street, 20th Floor
 San Francisco, California 94104
 Telephone No: (415) 398-0200
 Facsimile No: (415) 398-2820
 E-mail: dstreza@vmbllp.com

Local Counsel for Defendant
 TRANS UNION, LLC

UNITED STATES DISTRICT COURT
 NORTHERN DISTRICT OF CALIFORNIA
 SAN JOSE DIVISION

WILLIAM GRAY,)	Case No.
)	
Plaintiff,)	
)	TRANS UNION, LLC'S NOTICE OF REMOVAL
vs.)	
)	
TRANS UNION LLC,)	
)	
Defendants.)	
)	

Pursuant to 28 U.S.C. §§ 1331, 1441, and 1446, Defendant Trans Union, LLC, ("Trans Union") hereby removes the subject action from the Superior Court of California, Santa Clara County, to the United States District Court for the Northern District of California, on the following grounds:

1. Plaintiff William Gray served Trans Union on or about December 28, 2016, with a Summons, Complaint For Damages, Alternative Dispute Resolution Information Sheet and Civil Lawsuit Notice filed in the Superior Court of California, Santa Clara County, Copies of the Summons, Complaint For Violation Of Fair Credit Reporting Act (15 U.S.C. § 1681 *et seq.* and CA Civ § 1785 *et seq.*), Alternative Dispute Resolution Information Sheet, Civil Lawsuit Notice and Civil Case Cover Sheet are attached hereto as Exhibit 1 through Exhibit 5, respectively. No other process, pleadings or orders have been served on Trans Union.

///

///

2. Plaintiff makes claims under, alleges that Trans Union violated and alleges that Trans Union is liable under the Fair Credit Reporting Act, 15 U.S.C. § 1681, et seq. (the "FCRA"). See Complaint ¶¶ 24-29.

3. This Court has original jurisdiction over the subject action pursuant to 28 U.S.C. § 1331 since there is a federal question. As alleged, this suit falls within the FCRA which thus supplies this federal question.

4. Pursuant to 28 U.S.C. § 1441, et seq., this cause may be removed from the Superior Court of California, Santa Clara County, to the United States District Court for the Northern District of California.

5. Notice of this removal will promptly be filed with the Superior Court of California, Santa Clara County, and served upon all adverse parties.

WHEREFORE, Defendant Trans Union, LLC, by counsel, removes the subject action from the Superior Court of California, Santa Clara County, to this United States District Court, Northern District of California.

Dated: January 11, 2017

VOGL MEREDITH BURKE LLP

BY:

DAVID J. STREZA (CSB #209353)
Vogl Meredith Burke LLP
456 Montgomery Street, 20th Floor
San Francisco, California 94104
Telephone No: (415) 398-0200
Facsimile No: (415) 398-2820
E-Mail: dstreza@vmbllp.com

Local Counsel for Defendant, Trans Union, LLC

EXHIBIT “1”

SUMMONS TO TRANS UNION, LLC

SUMMONS (CITACION JUDICIAL)

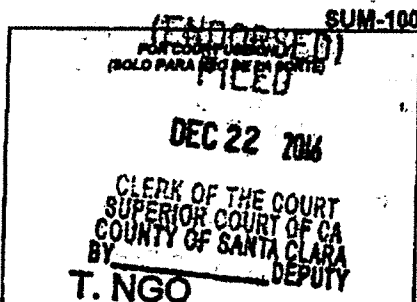
NOTICE TO DEFENDANT:
(AVISO AL DEMANDADO):

TRANS UNION LLC

RECEIVED DEC 28 2016

YOU ARE BEING SUED BY PLAINTIFF:
(LO ESTÁ DEMANDANDO EL DEMANDANTE):

WILLIAM GRAY



NOTICE! You have been sued. The court may decide against you without your being heard unless you respond within 30 days. Read the information below.

You have 30 CALENDAR DAYS after this summons and legal papers are served on you to file a written response at this court and have a copy served on the plaintiff. A letter or phone call will not protect you. Your written response must be in proper legal form if you want the court to hear your case. There may be a court form that you can use for your response. You can find these court forms and more information at the California Courts Online Self-Help Center (www.courtinfo.ca.gov/selfhelp), your county law library, or the courthouse nearest you. If you cannot pay the filing fee, ask the court clerk for a fee waiver form. If you do not file your response on time, you may lose the case by default, and your wages, money, and property may be taken without further warning from the court.

There are other legal requirements. You may want to call an attorney right away. If you do not know an attorney, you may want to call an attorney referral service. If you cannot afford an attorney, you may be eligible for free legal services from a nonprofit legal services program. You can locate these nonprofit groups at the California Legal Services Web site (www.lawhelpcalifornia.org), the California Courts Online Self-Help Center (www.courtinfo.ca.gov/selfhelp), or by contacting your local court or county bar association. **NOTE:** The court has a statutory lien for waived fees and costs on any settlement or arbitration award of \$10,000 or more in a civil case. The court's lien must be paid before the court will dismiss the case. **AVISO!** Lo han demandado. Si no responde dentro de 30 días, la corte puede decidir en su contra sin escuchar su versión. Lea la información a continuación.

Tiene 30 DÍAS DE CALENDARIO después de que le entreguen esta citación y papeles legales para presentar una respuesta por escrito en esta corte y hacer que se entregue una copia al demandante. Una carta o una llamada telefónica no lo protegen. Su respuesta por escrito tiene que estar en formato legal correcto si desea que procesen su caso en la corte. Es posible que haya un formulario que usted pueda usar para su respuesta. Puede encontrar estos formularios de la corte y más información en el Centro de Ayuda de las Cortes de California (www.sucorte.ca.gov), en la biblioteca de leyes de su condado o en la corte que le quede más cerca. Si no puede pagar la cuota de presentación, pida al secretario de la corte que le dé un formulario de exención de pago de cuotas. Si no presenta su respuesta a tiempo, puede perder el caso por incumplimiento y la corte le podrá quitar su sueldo, dinero y bienes sin más advertencia.

Hay otros requisitos legales. Es recomendable que llame a un abogado inmediatamente. Si no conoce a un abogado, puede llamar a un servicio de remisión a abogados. Si no puede pagar a un abogado, es posible que cumpla con los requisitos para obtener servicios legales gratuitos de un programa de servicios legales sin fines de lucro. Puede encontrar estos grupos sin fines de lucro en el sitio web de California Legal Services (www.lawhelpcalifornia.org), en el Centro de Ayuda de las Cortes de California (www.sucorte.ca.gov) o poniéndose en contacto con la corte o el colegio de abogados locales. **AVISO:** Por ley, la corte tiene derecho a reclamar las cuotas y los costos exentos por imponer un gravamen sobre cualquier recuperación de \$10,000 ó más de valor recibida mediante un acuerdo o una concesión de arbitraje en un caso de derecho civil. Tiene que pagar el gravamen de la corte antes de que la corte pueda desear el caso.

The name and address of the court is:

(El nombre y dirección de la corte es): Downtown Superior Courthouse
191 North First Street
San Jose, California 95113

CASE NUMBER:
(Número de caso) **16CV304324**

The name, address, and telephone number of plaintiff's attorney, or plaintiff without an attorney, is:

(El nombre, la dirección y el número de teléfono del abogado del demandante, o del demandante que no tiene abogado, es):
McCarthy Law PLC, 4250 N. Drinkwater Blvd, Ste 320, Scottsdale, AZ 85251, 602-456-8900

DAVID H. YAMASAKI
Chief Executive Officer/Clerk

Clerk, by
(Secretario)

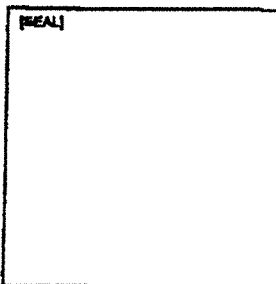
T. NGO

Deputy
(Adjunto)

DATE:
(Fecha) **DEC 22 2016**

(For proof of service of this summons, use Proof of Service of Summons (form POS-010).)

(Para prueba de entrega de esta citación use el formulario Proof of Service of Summons, (POS-010)).



NOTICE TO THE PERSON SERVED: You are served

1. ☐ as an individual defendant.
2. ☐ as the person sued under the fictitious name of (specify):

3. ☐ on behalf of (specify):

- under: ☐ CCP 416.10 (corporation) ☐ CCP 416.60 (minor)
☐ CCP 416.20 (defunct corporation) ☐ CCP 416.70 (conservatee)
☐ CCP 416.40 (association or partnership) ☐ CCP 416.80 (authorized person)
☐ other (specify):

4. ☐ by personal delivery on (date):

EXHIBIT “2”

**COMPLAINT FOR VIOLATION OF FAIR
CREDIT REPORTING ACT (15 U.S.C. § 1681 *et*
seq. and CA Civ § 1785 *et seq.*)**

MCCARTHY LAW PLC

CALIFORNIA CORPORATION, WITH OFFICES

Ashley Tuchman, 258719
Garrett Charity, 285447
4250 North Drinkwater Blvd, Suite 320
Scottsdale, AZ 85251
602-456-8900
ashley.tuchman@mccarthylawyer.com
garrett.charity@mccarthylawyer.com
Attorneys for Plaintiff

**(ENDORSED)
FILED**

DEC 22 2014

**CLERK OF THE COURT
SUPERIOR COURT OF CA
COUNTY OF SANTA CLARA
BY _____ DEPUTY**

T. NGO

**IN THE SUPERIOR COURT OF CALIFORNIA
SANTA CLARA COUNTY, DOWNTOWN SUPERIOR COURTHOUSE**

WILLIAM GRAY,

Plaintiff,

v.

TRANS UNION LLC,

Defendant.

Case No.: 16CV304324

**COMPLAINT FOR VIOLATION OF
FAIR CREDIT REPORTING ACT (15
U.S.C. § 1681 *et seq.* and CA Civ § 1785 *et
seq.*)**

**Demand: Not to exceed \$25,000
~~Exceeds \$10,000.00~~
Limited Case**

TO TRANS UNION LLC:

WILLIAM GRAY ("Plaintiff"), by and through counsel, for causes of action against
Defendant TRANS UNION LLC, and alleges the following on information and belief:

I. INTRODUCTION

1. This action arises out of Defendant's violations of the Fair Credit Reporting Act ("FCRA")
and the California Consumer Credit Reporting Agencies Act ("CCRAA").

2. The Plaintiff is a consumer and a victim of inaccurate reporting by Defendant.

3. That Plaintiff received a Form 1099-C discharging the debt owed for the account.

4. That Plaintiff obtained his consumer credit report, discovered that the account associated
with the 1099-C was being reported incorrectly, and filed a dispute through the consumer reporting
agency.

5. That the Defendant willfully failed to correct the error contained within the consumer
credit report and willfully failed to conduct a re-investigation upon receipt of dispute.

6. That the Defendant failed to maintain reasonable procedures to assure maximum accuracy

1 of the information contained within the consumer credit report.

2 II. PARTIES

3 7. Plaintiff is a resident of California.

4 8. Defendant, TRANS UNION LLC ("Trans Union"), is a credit reporting agency, is no longer
5 licensed to do business in California as a foreign corporation, and has an address of: TRANS
6 UNION LLC, 555 WEST ADAMS ST, CHICAGO, IL 60661.

7 III. JURISDICTION AND VENUE

8 9. The Court has jurisdiction over this action pursuant to 15 U.S.C. § 1681p of the FCRA and
9 CA Civ § 1785.33 of the CCRAA.

10 10. Personal jurisdiction exists over Defendant as Plaintiff resides in California, Defendant has
11 the necessary minimum contacts with the state of California, and this suit arises out of specific
12 conduct with Plaintiff in California.

13 11. Venue is proper as the harm occurred in California and the Defendant does business in
14 California.

15 IV. FACTUAL ALLEGATIONS

16 12. That on or around December 31, 2015, Chase issued a 1099-C, cancellation of debt, for
17 Plaintiff's Chase account ending in REDACTED 2429 ("Account"). Exhibit A.

18 13. The 1099-C canceled the principal balance owed, excluding interest and fees.

19 14. The Identifiable Event Code on each 1099-C is marked "G". Exhibit A.

20 15. Code "G" on a 1099-C represents that the creditor has made a decision to discontinue
21 collection of the debt and cancel the debt.

22 16. Subsequently, Chase submitted tax form 1099-C to the Internal Revenue Service ("IRS")
23 for the cancellation of the debt amount owed to Chase.

24 17. Due to the issuance of the form 1099-C, Plaintiff was obligated to pay income taxes to the
25 IRS on the cancelled debt.

26 18. It would be inequitable to the Plaintiff who had to pay income taxes on the cancelled debt,
27 to then allow Chase who reported to the IRS that the indebtedness was cancelled, to also be allowed
28 to collect the cancelled debt from the Plaintiff thereby creating a situation where the Plaintiff pays

1 more than what was owed.

2 19. That Chase still reported a balance on the Account, inclusive of interest and fees, on
3 Plaintiff's consumer credit report.

4 20. That on or about July 2016, Plaintiff obtained his consumer credit report and discovered
5 that Chase was inaccurately reporting the Account.

6 21. That Plaintiff sent a written dispute regarding the accuracy of the derogatory information
7 reported by Chase pertaining to the Account to Defendant Trans Union. Exhibit B.

8 22. Upon information and belief, Defendant Trans Union forwarded at least a portion of
9 Plaintiff's written dispute to Chase.

10 23. That Defendant Trans Union failed to conduct a reasonable reinvestigation on the Account
11 to the detriment of the consumer Plaintiff. Exhibit C

12 **V. FIRST CAUSE OF ACTION AS TO TRANSUNION:**
13 **VIOLATIONS OF THE FAIR CREDIT REPORTING ACT**
14 **15 U.S.C. § 1681 et seq.**

15 24. Plaintiff incorporates by reference all the above paragraphs of this Complaint as though
16 fully stated herein.

17 25. Defendant Trans Union is a credit reporting agency, as defined by 15 U.S.C. § 1681a(f).

18 26. Plaintiff filed a dispute directly with Defendant Trans Union concerning the accuracy of
19 the information contained within his consumer credit report regarding Account. Exhibit B.

20 27. That Defendant Trans Union willfully failed to conduct a reasonable reinvestigation in
21 violation of 15 U.S.C. § 1681i(a)(1)(A) to the detriment of the consumer Plaintiff. Exhibit C.

22 28. That Defendant Trans Union willfully failed to maintain and/or follow reasonable
23 procedures to assure maximum accuracy of the information it reported to one or more third parties
24 pertaining to the Account, in violation of 15 U.S.C. § 1681e.

25 29. That the foregoing acts and omissions of Defendant Trans Union constitute unacceptable
26 violations of the FCRA.

27 **VI. SECOND CAUSE OF ACTION AS TO TRANS UNION:**
28 **VIOLATIONS OF THE CALIFORNIA**
CONSUMER CREDIT REPORTING AGENCIES ACT
CA Civ § 1785.1 et seq.

30. Plaintiff incorporates by reference all of the above paragraphs of this Complaint as though fully stated herein.

31. Defendant Trans Union is a credit reporting agency, as defined by CA Civ § 1785.3(d).

32. In accordance with CA Civ § 1785.16(a), Plaintiff filed a dispute directly with Defendant Trans Union as to the accuracy of the information contained within his consumer credit report, as defined by CA Civ § 1785.3(c), regarding Account. Exhibit B

33. That Defendant Trans Union is willfully reporting derogatory and inaccurate information about Plaintiff to third-parties. Exhibit C.

34. That Defendant Trans Union failed to conduct a reasonable investigation to correct the inaccurate and misleading reporting of the disputed Account in violation of CA Civ § 1785.16 to the detriment of the consumer Plaintiff. Exhibit C.

35. That Defendant Trans Union willfully failed to maintain reasonable procedures to assure maximum accuracy of the information contained in Plaintiff's credit report in violation of CA Civ § 1785.14.

36. The foregoing acts and omissions of Defendant Trans Union constitute unacceptable violations of the CCRAA.

VII. PRAYER FOR RELIEF

WHEREFORE, Plaintiff seeks a reasonable and fair judgment against Defendant for willful noncompliance of the Fair Credit Reporting Act and Consumer Credit Reporting Agencies Act, and seeks his statutory remedies as defined by 15 U.S.C. § 1681n and CA Civ § 1785.31, and demands:

AS TO COUNT I:

1. Actual damages to be shown at trial, or statutory damages of not less than \$100 and not more than \$1,000 per violation pursuant to 15 U.S.C. § 1681n(a)(1)(A);

2. Punitive damages, pursuant 15 U.S.C. § 1681n(a)(2), for Defendant's willful violation;

3. The costs of instituting this action together with reasonable attorney's fees incurred by Plaintiff pursuant to 15 U.S.C. § 1681n(a)(3); and

4. Any further legal and equitable relief as the court may deem just and proper in the

1 circumstances.

2 AS TO COUNT II:

3 1. Actual damages, pursuant to CA Civ § 1785.31(a)(1) and CA Civ § 1785.31(a)(2),
4 including court costs, loss of wages, attorney's fees, and pain and suffering;

5 2. Punitive damages, pursuant to CA Civ § 1785.31(a)(2)(B) and CA Civ §
6 1785.31(a)(2)(C), of not less than \$100 and not more than \$5,000 for each violation as the court
7 deems proper, and any other relief that the court deems proper for Defendant's willful violation;

8
9
10 Respectfully submitted this 7th day of December, 2016.

11 MCCARTHY LAW, PLC

12 By: 

13 Ashley Puchman, Esq.

14 Garrett Charity, Esq.

15 Attorneys for Plaintiff
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EXHIBIT A



P.O. BOX 15298
WILMINGTON DE 19850

Debtor's Information

00000000 101 NSPOTARD 121 000000000000 00 0028 80

BILL GRAY MD MEDICAL CORP
WILLIAM E GRAY
4250 N DRINKWATER BLVD
STE 320
SCOTTSDALE AZ 85261

Tax Year 2015 Form 1099-C Cancellation of Debt (Copy B)

This is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if taxable income results from this transaction and the IRS determines that it has not been reported.

Creditor's Information

Federal ID Number: REDACTED
CHASE BANK USA, NA

Form 1099-C Questions

Phone Support: 866-578-2888

Debtor's ID Number: XX-XXX0000

Original

Summary of Form 1099-C Cancellation of Debt

(OMB No. 1545-1424)

Box	Description	Amount	Box	Description	Amount
1.	Date of identifiable event	12/31/2015	5.	If yes, the debtor was personally liable for repayment of the debt	Yes
2.	Amount of debt discharged	\$6,273.53	6.	Identifiable event code	G
3.	Interest if included in box 2	\$0.00	7.	Fair market value of property	\$0.00
4.	Debt description	(See Details)			

Details of Form 1099-C Cancellation of Debt

(OMB No. 1545-1424)

Account Number	Box #1 Identifiable event date	Box #2 Amt of debt discharged	Box #3 Interest if included in Box 2	Other Boxes
2429	12/31/2015	\$6,273.53	\$0.00	#4 Debt description #5 If yes, the debtor was personally liable for repayment of the debt #6 Identifiable event code
WHEN AN UNPAID PRINCIPAL BALANCE OF \$800 OR MORE IS CANCELLED, THE IRS REQUIRES IT MUST BE REPORTED ON FORM 1099C				CREDIT CARD ACCOUNT Yes G

REDACTED

EXHIBIT B

William E. Gray
459 Monterey #205
Los Gatos, CA 95030

August 3, 2016

Transunion Consumer Relations
PO Box 2000
Chester, PA 19022-2000

Re: Name: William E. Gray
Social Security #: [REDACTED] 6711
Date of Birth: [REDACTED]
Report date: 07/07/2016
File #: REDACTED

To Whom It May Concern,

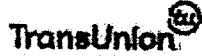
I am writing to dispute the following information in my file. I have attached the items I dispute on the enclosed copy of the credit report I received.

This item Chase Bank account # [REDACTED] 2429 is incorrectly reporting a balance owed of \$7,558.00. This is inaccurate as a 1099 was issued by Chase Bank for the full balance. See 1099 enclosed. I am requesting that the item be corrected to reflect a zero balance owed.

Please investigate this matter and correct the disputed item as soon as possible.

Sincerely,

William E. Gray

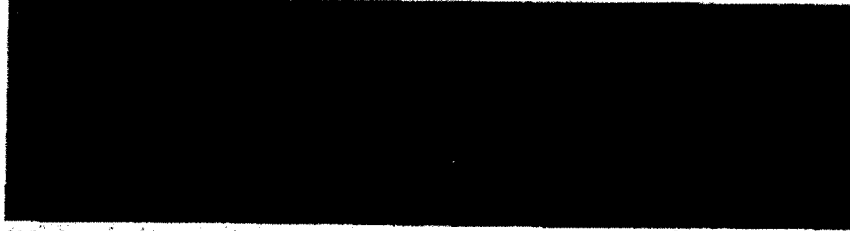


Report Created On: 07/07/2016
File Number: REDACTED

-Begin Credit Report-

SSN: XXXXX-REDACTED
Your SSN has been reported for your protection.
Names Reported: WILLIAM E. GRAY and BILL GRAY
Address Reported:

You have been on our file since 07/01/1988
Date of Birth: REDACTED



Telephone Numbers Reported:



Employment Data Reported:



Rating Key:
Some lenders report the delinquency of your payment each month in relation to your payment due date. The ratings in the key below describe the delinquency that may be reported by your lenders. Please note that the use of these ratings may be limited in your credit report.

1/15	X	2/15	3/15	4/15	5/15	6/15	7/15	8/15	9/15	10/15	11/15	12/15
Not Reported	Unknown	Current	30 days late	60 days late	90 days late	120+ days late	Collection	Repossession	Bankruptcy	Charge Off	Foreclosure	

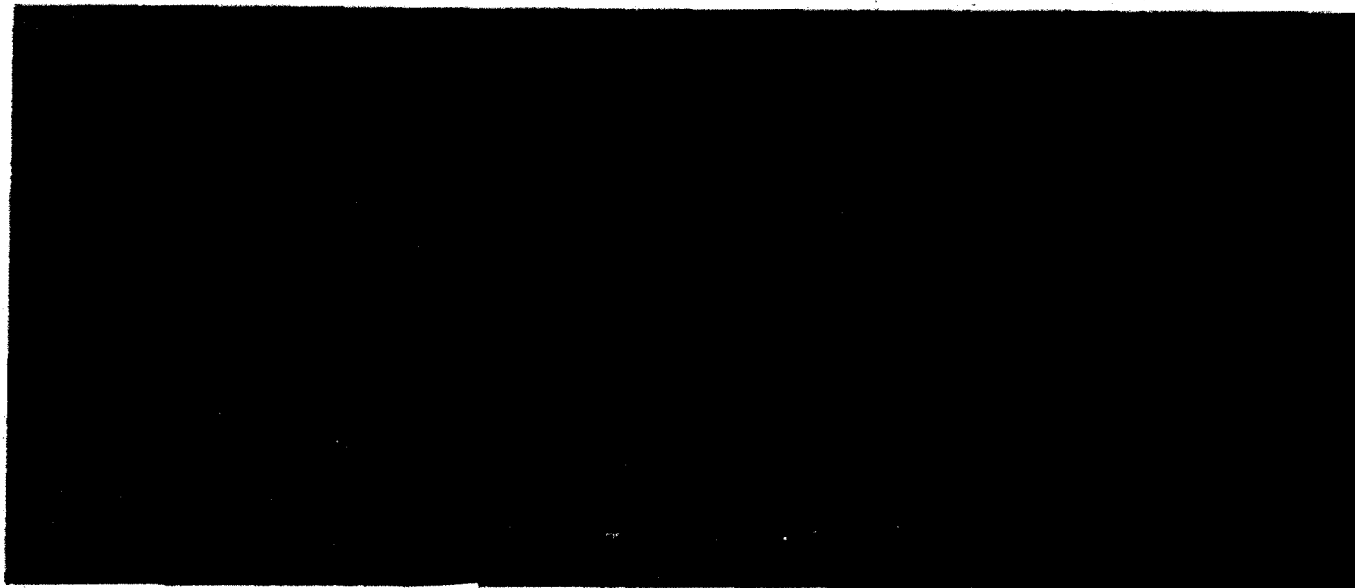
Rating Key:
Additionally, some lenders may report your account with negative status codes. The codes in the key below describe the status of the account. The use of these codes is limited in your credit report.

ADD - ADD INFO DELETED BY COMMAND	CMS - CLOSED BY CREDIT MONITOR	CLS - CLOSED
PHN - UNPAID BALANCE CHARGED OFF	NETS - SETBACK LESS THAN FULL BAL	

ADDITIONAL INFORMATION

Adverse information remains on your credit file for up to 7 years from the date of the delinquency. To help you understand what is currently reported on your credit report, we have added information to the report. For your protection, your account numbers have been masked. The use of these codes is limited in your credit report.



TransUnion[®]

CHASE/BANK ONE CARD SERV REDACTED

PO BOX 18388
WILMINGTON, DE 19803
(800) 432-3117

Date Opened:
Responsibility:
Account Type:
Loan Type:

02/22/2012
Individual Account
Revolving Account
CREDIT CARD

Date Updated:
Payment Received:
Last Payment Made:
Original ChargeOff:

10/07/2015
\$0
08/08/2014
\$7,828

Pay Status: >Charged Off
Term: Paid Monthly
Date Closed: 06/06/2013
>Minimum Delinquency of 130 days in 08/2014 for \$1,225 and in 10/2014 for \$1,305<

High Balance: High balance of \$7,828 from 01/2014 to 01/2014; \$7,828 from 05/2014 to 10/2014; \$7,828 from 03/2015 to 10/2015
Credit Limit: Credit limit of \$7,828 from 01/2014 to 01/2014; \$7,000 from 06/2014 to 10/2014; \$7,000 from 03/2015 to 10/2015
Redacted month and year that this item will be removed: 11/2015

	01/2014	02/2014	03/2014	04/2014	05/2014	06/2014	07/2014	08/2014	09/2014	10/2014
Balance	\$7,828	\$7,828	\$7,828	\$7,828	\$7,828	\$7,828	\$7,828	\$7,828	\$7,828	
Account Paid	NO	NO	NO	NO	NO	NO	NO	NO	NO	
Payment	CSO >PPL<	CSO >PPL<	CSO >PPL<	CSO >PPL<	CSO >PPL<	CSO >PPL<	CSO >PPL<	CSO >PPL<	CSO >PPL<	
Rating	UCC	UCC	UCC	UCC	UCC	UCC	UCC	UCC	UCC	UCC

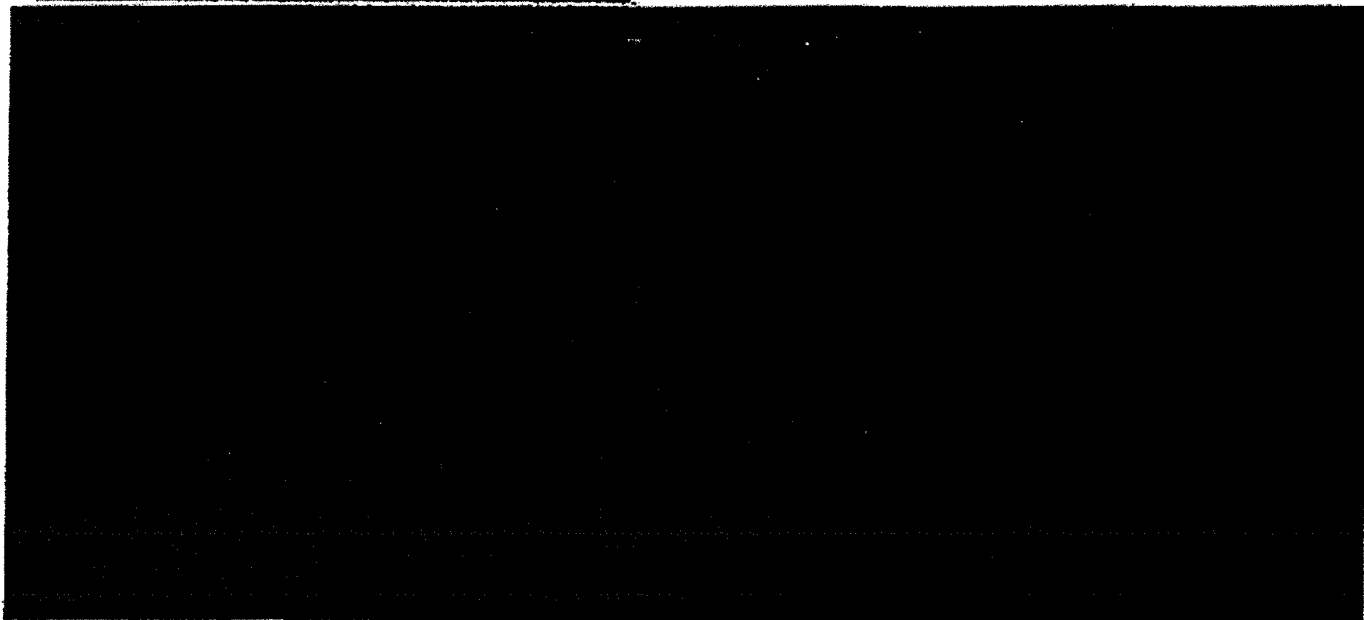
TransUnion[®]

	07/2014	08/2014	09/2014	10/2014	11/2014	12/2014	01/2015	02/2015	03/2015	04/2015
Balance			\$7,884	\$7,884	\$7,715	\$8,104	\$8,104	\$8,104		
Amount Paid			\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Remarks			CBS	CBS	CBS	CBS	CBS	CBS		
Rating			100	100	100	100	100	100	100	100

	05/2014	06/2014	07/2014	08/2014	09/2014	10/2014	11/2014	12/2014	01/2015	02/2015
Balance		\$8,104								
Amount Paid		\$800								
Remarks		CBS								
Rating	100	100	100	100	100	100	100	100	100	100

	04/2015	05/2015	06/2015	07/2015	08/2015	09/2015	10/2015	11/2015	12/2015	01/2016
Rating	100	100	100	100	100	100	100	100	100	100

	03/2015	04/2015	05/2015	06/2015
Rating	100	100	100	100





P.O. BOX 18228
WILMINGTON DE 19860

Debtor's Information

600000 101 HAWTHORN 121 0000000000 00 0000 00
BILL GRAY MD MEDICAL CORP
WILLIAM E GRAY
4250 N DRINKWATER BLVD
STE 320
SCOTTSDALE AZ 85261

Tax Year 2015 Form 1099-C Cancellation of Debt (Copy B)

This is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if taxable income results from this transaction and the IRS determines that it has not been reported.

Creditor's Information

Federal ID Number: REDACTED
CHASE BANK USA, NA

REDACTED

Form 1099-C Questions

Phone Support: 800-575-2865

Debtor's ID Number: XX-J0000000

Original

Summary of Form 1099-C Cancellation of Debt

(OMB No. 1545-1434)

Box	Description	Amount	Box	Description	Amount
1.	Date of identifiable event	12/31/2015	6.	If yes, the debtor was personally liable for repayment of the debt	Yes
2.	Amount of debt discharged	\$5,273.53	8.	Identifiable event code	0
3.	Interest if included in box 2	\$0.00	7.	Fair market value of property	\$0.00
4.	Debt description	(See Details)			

Details of Form 1099-C Cancellation of Debt

(OMB No. 1545-1434)

Account Number	Account Description	Box #1 Identifiable event date	Box #2 Amt of debt discharged	Box #3 Interest if included in Box 2	Other Boxes
4428	WHEN AN UNPAID PRINCIPAL BALANCE OF \$800 OR MORE IS CANCELLED, THE IRS REQUIRES IT MUST BE REPORTED ON FORM 1099C	12/31/2015	\$5,273.53	\$0.00	#4 Debt description #5 If yes, the debtor was personally liable for repayment of the debt #8 Identifiable event code
					CREDIT CARD ACCOUNT Yes 0



P.O. BOX 18298
WILMINGTON DE 19860

Debtor's Information

101 N HARTARD 121 0000000000 05 0025 00
BILL GRAY MD MEDICAL CORP
WILLIAM E GRAY
4280 N DRINKWATER BLVD
STE 320
SCOTTSDALE AZ 85251

Tax Year 2016 Form 1099-C Cancellation of Debt (Copy B)

This is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if taxable income results from this transaction and the IRS determines that it has not been reported.

Creditor's Information

Federal ID Number: REDACTED
CHASE BANK USA, NA

REDACTED

Form 1099-C Questions

Phone Support: 800-575-2886

Debtor's ID Number: XX-XXX0005

Original

Summary of Form 1099-C Cancellation of Debt

(OMB No. 1545-1424)

Box	Description	Amount	Box	Description	Amount
1.	Date of identifiable event	12/31/2015	5.	If yes, the debtor was personally liable for repayment of the debt	Yes
2.	Amount of debt discharged	\$5,273.53	6.	Identifiable event code	0
3.	Interest if included in box 2	\$0.00	7.	Fair market value of property	\$0.00
4.	Debt description	(See Details)			

Details of Form 1099-C Cancellation of Debt

(OMB No. 1545-1424)

Account Number	Box #1 Identifiable event date	Box #2 Amt of debt discharged	Box #3 Interest if included in Box 2	Other Boxes
2429	12/31/2015	\$5,273.53	\$0.00	#4 Debt description #5 If yes, the debtor was personally liable for repayment of the debt #6 Identifiable event code
WHEN AN UNPAID PRINCIPAL BALANCE OF \$800 OR MORE IS CANCELLED, THE IRS REQUIRES IT MUST BE REPORTED ON FORM 1099C				CREDIT CARD ACCOUNT Yes 0

EXHIBIT C

-Begin Credit Report-

You have been on our files since 6/7/81/1980
Date of Birth: [REDACTED]

Data Reported

Daten Verifiziert

Adverse information reported on your credit file can stay for 7 years from the date of the delinquency. To help you understand what is reported, information is broken down into 3 categories: 1) Public Records, 2) Credit Problems, and 3) Negative Information. Public Records include bankruptcies, judgments, and tax liens. Credit Problems include late payments, delinquencies, and collections. Negative Information includes foreclosures, repossessions, and evictions. This information is reported on "Chapters" of your credit report. Chapter 1 is the most important, as it contains the most negative information. Chapter 2 is the next most important, as it contains information about your credit problems. Chapter 3 is the least important, as it contains information about public records. The information in Chapter 1 is the most likely to be used by lenders to make a decision about whether to lend to you. The information in Chapter 2 is the next most likely to be used, and the information in Chapter 3 is the least likely to be used.



CHASE/BANK ONE CARD SERV REDACTED

PO BOX 15298
WILMINGTON, DE 19850
(800) 432-3117

Date Opened: 02/22/2012
Responsibility: Individual Account
Account Type: Revolving Account
Loan Type: CREDIT CARD

Date Updated: 09/01/2016
Last Payment Made: 06/06/2014
Original ChargeOff: \$7,556

Pay Status: >Charged Off<
Terms: Paid Monthly
Date Closed: 05/05/2013
>Maximum Delinquency of 120 days in 08/2014 for \$1,225 and in 09/2014 for \$1,513<

High Balance: High balance of \$7,626 from 05/2014 to 09/2014; \$7,626 from 03/2015 to 10/2015; \$7,626 from 08/2016 to 09/2016
Credit Limit: Credit limit of \$7,000 from 05/2014 to 09/2014; \$7,000 from 03/2015 to 10/2015; \$7,000 from 08/2016 to 09/2016
Estimated month and year that this item will be removed: 11/2020

	01/2012	02/2012	03/2012	04/2012	05/2012	06/2012	07/2012	08/2012	09/2012	10/2012
Balance	\$7,556									
Amount Paid										
Remarks	CBG >PRL<									
Rating	C.O.	C.O.	C.O.	C.O.	C.O.	C.O.	C.O.	C.O.	C.O.	C.O.

	11/2012	12/2012	01/2013	02/2013	03/2013	04/2013	05/2013	06/2013	07/2013	08/2013	09/2013
Balance		\$7,556	\$7,556	\$7,556	\$7,556	\$7,556	\$7,556	\$7,556	\$7,556	\$7,556	
Amount Paid		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Remarks		CBG >PRL<	CBG >PRL<	CBG >PRL<	CBG >PRL<	CBG >PRL<	CBG >PRL<	CBG >PRL<	CBG >PRL<	CBG >PRL<	
Rating	C.O.	C.O.	C.O.	C.O.	C.O.	C.O.	C.O.	C.O.	C.O.	C.O.	C.O.

TransUnion[®]

	07/2010	07/2011	07/2012	07/2013	07/2014	07/2015	07/2016	07/2017	07/2018	07/2019
Balance					\$7,334	\$7,111	\$6,894	\$6,680	\$6,470	
Amount Paid					\$0	\$0	\$0	\$0	\$0	
Remarks					C8G	C8G	C8G	C8G	C8G	
Rating	0.0	0.0	0.0	0.0	1.0	1.0	0.0	0.0	0.0	0.0

	07/2010	07/2011	07/2012	07/2013	07/2014	07/2015	07/2016	07/2017	07/2018	07/2019
Rating	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

	07/2010	07/2011	07/2012	07/2013	07/2014	07/2015	07/2016	07/2017	07/2018	07/2019
Rating	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

	07/2010	07/2011	07/2012	07/2013	07/2014
Rating	0.0	0.0	0.0	0.0	0.0

EXHIBIT “3”

**ALTERNATIVE DISPUTE RESOLUTION
INFORMATION SHEET**

**SANTA CLARA COUNTY SUPERIOR COURT
ALTERNATIVE DISPUTE RESOLUTION
INFORMATION SHEET**

Many cases can be resolved to the satisfaction of all parties without the necessity of traditional litigation, which can be expensive, time consuming, and stressful. The Court finds that it is in the best interests of the parties that they participate in alternatives to traditional litigation, including arbitration, mediation, neutral evaluation, special masters and referees, and settlement conferences. Therefore, all matters shall be referred to an appropriate form of Alternative Dispute Resolution (ADR) before they are set for trial, unless there is good cause to dispense with the ADR requirement.

What is ADR?

ADR is the general term for a wide variety of dispute resolution processes that are alternatives to litigation. Types of ADR processes include mediation, arbitration, neutral evaluation, special masters and referees, and settlement conferences, among others forms.

What are the advantages of choosing ADR instead of litigation?

ADR can have a number of advantages over litigation:

- ADR can save time. A dispute can be resolved in a matter of months, or even weeks, while litigation can take years.
- ADR can save money. Attorney's fees, court costs, and expert fees can be reduced or avoided altogether.
- ADR provides more participation. Parties have more opportunities with ADR to express their interests and concerns, instead of focusing exclusively on legal rights.
- ADR provides more control and flexibility. Parties can choose the ADR process that is most likely to bring a satisfactory resolution to their dispute.
- ADR can reduce stress. ADR encourages cooperation and communication, while discouraging the adversarial atmosphere of litigation. Surveys of parties who have participated in an ADR process have found much greater satisfaction than with parties who have gone through litigation.

What are the main forms of ADR offered by the Court?

Mediation is an informal, confidential, flexible and non-binding process in which the mediator helps the parties to understand the interests of everyone involved, and their practical and legal choices. The mediator helps the parties to communicate better, explore legal and practical settlement options, and reach an acceptable solution of the problem. The mediator does not decide the solution to the dispute; the parties do.

Mediation may be appropriate when:

- The parties want a non-adversary procedure
- The parties have a continuing business or personal relationship
- Communication problems are interfering with a resolution
- There is an emotional element involved
- The parties are interested in an injunction, consent decree, or other form of equitable relief

Neutral evaluation, sometimes called "Early Neutral Evaluation" or "ENE", is an informal process in which the evaluator, an experienced neutral lawyer, hears a compact presentation of both sides of the case, gives a non-binding assessment of the strengths and weaknesses on each side, and predicts the likely outcome. The evaluator can help parties to identify issues, prepare stipulations, and draft discovery plans. The parties may use the neutral's evaluation to discuss settlement.

Neutral evaluation may be appropriate when:

- The parties are far apart in their view of the law or value of the case
- The case involves a technical issue in which the evaluator has expertise
- Case planning assistance would be helpful and would save legal fees and costs
- The parties are interested in an injunction, consent decree, or other form of equitable relief

-over-

Arbitration is a less formal process than a trial, with no jury. The arbitrator hears the evidence and arguments of the parties and then makes a written decision. The parties can agree to binding or non-binding arbitration. In binding arbitration, the arbitrator's decision is final and completely resolves the case, without the opportunity for appeal. In non-binding arbitration, the arbitrator's decision could resolve the case, without the opportunity for appeal, unless a party timely rejects the arbitrator's decision within 30 days and requests a trial. Private arbitrators are allowed to charge for their time.

Arbitration may be appropriate when:

- The action is for personal injury, property damage, or breach of contract
- Only monetary damages are sought
- Witness testimony, under oath, needs to be evaluated
- An advisory opinion is sought from an experienced litigator (if a non-binding arbitration)

Civil Judge ADR allows parties to have a mediation or settlement conference with an experienced judge of the Superior Court. Mediation is an informal, confidential, flexible and non-binding process in which the judge helps the parties to understand the interests of everyone involved, and their practical and legal choices. A settlement conference is an informal process in which the judge meets with the parties or their attorneys, hears the facts of the dispute, helps identify issues to be resolved, and normally suggests a resolution that the parties may accept or use as a basis for further negotiations. The request for mediation or settlement conference may be made promptly by stipulation (agreement) upon the filing of the Civil complaint and the answer. There is no charge for this service.

Civil Judge ADR may be appropriate when:

- The parties have complex facts to review
- The case involves multiple parties and problems
- The courthouse surroundings would be helpful to the settlement process

Special masters and referees are neutral parties who may be appointed by the court to obtain information or to make specific fact findings that may lead to a resolution of a dispute.

Special masters and referees can be particularly effective in complex cases with a number of parties, like construction disputes.

Settlement conferences are informal processes in which the neutral (a judge or an experienced attorney) meets with the parties or their attorneys, hears the facts of the dispute, helps identify issues to be resolved, and normally suggests a resolution that the parties may accept or use as a basis for further negotiations.

Settlement conferences can be effective when the authority or expertise of the judge or experienced attorney may help the parties reach a resolution.

What kind of disputes can be resolved by ADR?

Although some disputes must go to court, almost any dispute can be resolved through ADR. This includes disputes involving business matters; civil rights; collections; corporations; construction; consumer protection; contracts; copyrights; defamation; disabilities; discrimination; employment; environmental problems; fraud; harassment; health care; housing; insurance; intellectual property; labor; landlord/tenant; media; medical malpractice and other professional negligence; neighborhood problems; partnerships; patents; personal injury; probate; product liability; property damage; real estate; securities; sports; trade secret; and wrongful death, among other matters.

Where can you get assistance with selecting an appropriate form of ADR and a neutral for your case, information about ADR procedures, or answers to other questions about ADR?

Contact:

Santa Clara County Superior Court
ADR Administrator
408-882-2530

Santa Clara County DRPA Coordinator
408-792-2784

EXHIBIT “4”

CIVIL LAWSUIT NOTICE

ATTACHMENT CV-5012

CIVIL LAWSUIT NOTICE

Superior Court of California, County of Santa Clara
191 N. First St., San Jose, CA 95113

CASE NUMBER: **16CV304324****PLEASE READ THIS ENTIRE FORM**

PLAINTIFF (the person suing): Within 60 days after filing the lawsuit, you must serve each Defendant with the *Complaint*, *Summons*, an *Alternative Dispute Resolution (ADR) Information Sheet*, and a copy of this *Civil Lawsuit Notice*, and you must file written proof of such service.

DEFENDANT (The person sued): You must do each of the following to protect your rights:

1. You must file a written response to the *Complaint*, using the proper legal form or format, in the Clerk's Office of the Court, within 30 days of the date you were served with the *Summons and Complaint*;
2. You must serve by mail a copy of your written response on the Plaintiff's attorney or on the Plaintiff if Plaintiff has no attorney (to "serve by mail" means to have an adult other than yourself mail a copy); and
3. You must attend the first Case Management Conference.

Warning: If you, as the Defendant, do not follow these instructions, you may automatically lose this case.

RULES AND FORMS: You must follow the California Rules of Court and the Superior Court of California, County of Santa Clara Local Civil Rules and use proper forms. You can obtain legal information, view the rules and receive forms, free of charge, from the Self-Help Center at 99 Notre Dame Avenue, San Jose (408-882-2900 x-2926), www.sccselfservice.org (Select "Civil") or from:

- State Rules and Judicial Council Forms: www.courtinfo.ca.gov/forms and www.courtinfo.ca.gov/rules
- Local Rules and Forms: <http://www.sccsuperiorcourt.org/civil/rule1toc.htm>

CASE MANAGEMENT CONFERENCE (CMC): You must meet with the other parties and discuss the case, in person or by telephone, at least 30 calendar days before the CMC. You must also fill out, file and serve a *Case Management Statement* (Judicial Council form CM-110) at least 15 calendar days before the CMC.

You or your attorney must appear at the CMC. You may ask to appear by telephone – see Local Civil Rule 8.

Your Case Management Judge is: Mary E. Arand Department: 09

The 1st CMC is scheduled for: (Completed by Clerk of Court)

Date: 'APR 18 2017 Time: 1:30pm in Department: 09

The next CMC is scheduled for: (Completed by party if the 1st CMC was continued or has passed)

Date: _____ Time: _____ In Department: _____

ALTERNATIVE DISPUTE RESOLUTION (ADR): If all parties have appeared and filed a completed *ADR Stipulation Form* (local form CV-5008) at least 15 days before the CMC, the Court will cancel the CMC and mail notice of an ADR Status Conference. Visit the Court's website at www.sccsuperiorcourt.org/civil/ADR/ or call the ADR Administrator (408-882-2100 x-2530) for a list of ADR providers and their qualifications, services, and fees.

WARNING: Sanctions may be imposed if you do not follow the California Rules of Court or the Local Rules of Court.

EXHIBIT “5”

CIVIL CASE COVER SHEET

CM-010

ATTORNEY OR PARTY WITHOUT ATTORNEY (Name, State Bar number, and address): Ashley Tuchman, SBN 258719 Garrett Charity, SBN 285447 4250 North Drinkwater Blvd, Ste 320 Scottsdale, Arizona 85251 TELEPHONE NO.: 602-456-8900 FAX NO.: 602.218.4447 ATTORNEY FOR (Name): WILLIAM GRAY		REMOVED FILED DEC-22 2016 CLERK OF THE COURT SUPERIOR COURT OF CA COUNTY OF SANTA CLARA BY T. NGO DEPUTY
SUPERIOR COURT OF CALIFORNIA, COUNTY OF Santa Clara STREET ADDRESS: 191 North First Street MAILING ADDRESS: 191 North First Street CITY AND ZIP CODE: San Jose, California 95113 BRANCH NAME: Downtown Superior Courthouse		
CASE NAME: WILLIAM GRAY v. TRANS UNION LLC		
CIVIL CASE COVER SHEET <input type="checkbox"/> Unlimited (Amount demanded exceeds \$25,000) <input checked="" type="checkbox"/> Limited (Amount demanded is \$25,000 or less)		Complex Case Designation <input type="checkbox"/> Counter <input type="checkbox"/> Joinder Filed with first appearance by defendant (Cal. Rules of Court, rule 3.402)
		CASE NUMBER: 16CV30432 JUDGE: DEPT:

Items 1-6 below must be completed (see instructions on page 2).

1. Check one box below for the case type that best describes this case:

Auto Tort <input type="checkbox"/> Auto (22) <input type="checkbox"/> Uninsured motorist (46) Other PIP/DWD (Personal Injury/Property Damage/Wrongful Death) Tort <input type="checkbox"/> Asbestos (04) <input type="checkbox"/> Product liability (24) <input type="checkbox"/> Medical malpractice (45) <input type="checkbox"/> Other PIP/DWD (23) Non-PIP/DWD (Other) Tort <input type="checkbox"/> Business tort/unfair business practice (07) <input type="checkbox"/> Civil rights (08) <input type="checkbox"/> Defamation (13) <input type="checkbox"/> Fraud (16) <input type="checkbox"/> Intellectual property (19) <input type="checkbox"/> Professional negligence (25) <input type="checkbox"/> Other non-PIP/DWD tort (35) Employment <input type="checkbox"/> Wrongful termination (36) <input type="checkbox"/> Other employment (15)	Contract <input type="checkbox"/> Breach of contract/warranty (06) <input type="checkbox"/> Rule 3.740 collections (09) <input type="checkbox"/> Other collections (09) <input type="checkbox"/> Insurance coverage (18) <input type="checkbox"/> Other contract (37) Real Property <input type="checkbox"/> Eminent domain/inverse condemnation (14) <input type="checkbox"/> Wrongful eviction (33) <input type="checkbox"/> Other real property (26) Unlawful Detainer <input type="checkbox"/> Commercial (31) <input type="checkbox"/> Residential (32) <input type="checkbox"/> Drugs (38) Judicial Review <input type="checkbox"/> Asset forfeiture (05) <input type="checkbox"/> Petition re: arbitration award (11) <input type="checkbox"/> Writ of mandate (02) <input type="checkbox"/> Other judicial review (39)	Provisionally Complex Civil Litigation (Cal. Rules of Court, rules 3.450-3.403) <input type="checkbox"/> Antitrust/Trade regulation (03) <input type="checkbox"/> Construction defect (10) <input type="checkbox"/> Mass tort (40) <input type="checkbox"/> Securities litigation (28) <input type="checkbox"/> Environmental/Toxic tort (30) <input type="checkbox"/> Insurance coverage claims arising from the above listed provisionally complex case types (41) Enforcement of Judgment <input type="checkbox"/> Enforcement of judgment (20) Miscellaneous Civil Complaint <input type="checkbox"/> RICO (27) <input checked="" type="checkbox"/> Other complaint (not specified above) (42) Miscellaneous Civil Petition <input type="checkbox"/> Partnership and corporate governance (21) <input type="checkbox"/> Other petition (not specified above) (43)
--	--	--

2. This case ☐ is ☒ is not complex under rule 3.400 of the California Rules of Court. If the case is complex, mark the factors requiring exceptional judicial management:
- | | |
|--|--|
| a. <input type="checkbox"/> Large number of separately represented parties | d. <input type="checkbox"/> Large number of witnesses |
| b. <input type="checkbox"/> Extensive motion practice raising difficult or novel issues that will be time-consuming to resolve | e. <input type="checkbox"/> Coordination with related actions pending in one or more courts in other counties, states, or countries, or in a federal court |
| c. <input type="checkbox"/> Substantial amount of documentary evidence | f. <input type="checkbox"/> Substantial postjudgment judicial supervision |
3. Remedies sought (check all that apply): a. ☒ monetary b. ☐ nonmonetary; declaratory or injunctive relief c. ☒ punitive
4. Number of causes of action (specify): 2
5. This case ☐ is ☒ is not a class action suit.
6. If there are any known related cases, file and serve a notice of related case. (You may use form CM-015.)

Date: 12/07/2016

Ashley Y. Tuchman

(TYPE OR PRINT NAME)

(SIGNATURE OF PARTY OR ATTORNEY FOR PARTY)

NOTICE

- Plaintiff must file this cover sheet with the first paper filed in the action or proceeding (except small claims cases or cases filed under the Probate Code, Family Code, or Welfare and Institutions Code). (Cal. Rules of Court, rule 3.220.) Failure to file may result in sanctions.
- File this cover sheet in addition to any cover sheet required by local court rule.
- If this case is complex under rule 3.400 et seq. of the California Rules of Court, you must serve a copy of this cover sheet on all other parties to the action or proceeding.
- Unless this is a collections case under rule 3.740 or a complex case, this cover sheet will be used for statistical purposes only.

CM-010

INSTRUCTIONS ON HOW TO COMPLETE THE COVER SHEET

To Plaintiffs and Others Filing First Papers. If you are filing a first paper (for example, a complaint) in a civil case, you must complete and file, along with your first paper, the *Civil Case Cover Sheet* contained on page 1. This information will be used to compile statistics about the types and numbers of cases filed. You must complete items 1 through 6 on the sheet. In item 1, you must check one box for the case type that best describes the case. If the case fits both a general and a more specific type of case listed in item 1, check the more specific one. If the case has multiple causes of action, check the box that best indicates the primary cause of action. To assist you in completing the sheet, examples of the cases that belong under each case type in item 1 are provided below. A cover sheet must be filed only with your initial paper. Failure to file a cover sheet with the first paper filed in a civil case may subject a party, its counsel, or both to sanctions under rules 2.30 and 3.220 of the California Rules of Court.

To Parties in Rule 3.740 Collections Cases. A "collections case" under rule 3.740 is defined as an action for recovery of money owed in a sum stated to be certain that is not more than \$25,000, exclusive of interest and attorney's fees, arising from a transaction in which property, services, or money was acquired on credit. A collections case does not include an action seeking the following: (1) tort damages, (2) punitive damages, (3) recovery of real property, (4) recovery of personal property, or (5) a prejudgment writ of attachment. The identification of a case as a rule 3.740 collections case on this form means that it will be exempt from the general time-for-service requirements and case management rules, unless a defendant files a responsive pleading. A rule 3.740 collections case will be subject to the requirements for service and obtaining a judgment in rule 3.740.

To Parties in Complex Cases. In complex cases only, parties must also use the *Civil Case Cover Sheet* to designate whether the case is complex. If a plaintiff believes the case is complex under rule 3.400 of the California Rules of Court, this must be indicated by completing the appropriate boxes in items 1 and 2. If a plaintiff designates a case as complex, the cover sheet must be served with the complaint on all parties to the action. A defendant may file and serve no later than the time of its first appearance a joinder in the plaintiff's designation, a counter-designation that the case is not complex, or, if the plaintiff has made no designation, a designation that the case is complex.

CASE TYPES AND EXAMPLES

Auto Tort Auto (22)—Personal Injury/Property Damage/Wrongful Death Uninsured Motorist (46) (If the case involves an uninsured motorist claim subject to arbitration, check this item instead of Auto) Other PIPD/WD (Personal Injury/Property Damage/Wrongful Death) Tort Asbestos (04) Asbestos Property Damage Asbestos Personal Injury/Wrongful Death Product Liability (not asbestos or toxic/environmental) (24) Medical Malpractice (45) Medical Malpractice—Physicians & Surgeons Other Professional Health Care Malpractice Other PIPD/WD (23) Premises Liability (e.g., slip and fall) Intentional Bodily Injury/PD/WD (e.g., assault, vandalism) Intentional Infliction of Emotional Distress Negligent Infliction of Emotional Distress Other PIPD/WD Non-PIP/WD (Other) Tort Business Tort/Unfair Business Practice (07) Civil Rights (e.g., discrimination, false arrest) (not civil harassment) (08) Defamation (e.g., slander, libel) (13) Fraud (16) Intellectual Property (19) Professional Negligence (25) Legal Malpractice Other Professional Malpractice (not medical or legal) Other Non-PIP/WD Tort (35) Employment Wrongful Termination (36) Other Employment (15)	Contract Breach of Contract/Warranty (06) Breach of Rental/Lease Contract (not unlawful detainer or wrongful eviction) Contract/Warranty Breach—Seller Plaintiff (not fraud or negligence) Negligent Breach of Contract/Warranty Other Breach of Contract/Warranty Collections (e.g., money owed, open book accounts) (09) Collection Case—Seller Plaintiff Other Promissory Note/Collections Case Insurance Coverage (not provisionally complex) (18) Auto Subrogation Other Coverage Other Contract (37) Contractual Fraud Other Contract Dispute Real Property Eminent Domain/Inverse Condemnation (14) Wrongful Eviction (33) Other Real Property (e.g., quiet title) (26) Writ of Possession of Real Property Mortgage Foreclosure Quiet Title Other Real Property (not eminent domain, landlord/tenant, or foreclosure) Unlawful Detainer Commercial (31) Residential (32) Drugs (38) (If the case involves illegal drugs, check this item; otherwise, report as Commercial or Residential) Judicial Review Asset Forfeiture (05) Petition for Arbitration Award (11) Writ of Mandate (02) Writ—Administrative Mandamus Writ—Mandamus on Limited Court Case Matter Writ—Other Limited Court Case Review Other Judicial Review (39) Review of Health Officer Order Notice of Appeal—Labor Commissioner Appeals	Provisionally Complex Civil Litigation (Cal. Rules of Court Rules 3.400–3.403) Antitrust/Trade Regulation (03) Construction Defect (10) Claims Involving Mass Tort (40) Securities Litigation (28) Environmental/Toxic Tort (30) Insurance Coverage Claims (arising from provisionally complex case type listed above) (41) Enforcement of Judgment Enforcement of Judgment (20) Abstract of Judgment (Out of County) Confession of Judgment (non-domestic relations) Sister State Judgment Administrative Agency Award (not unpaid taxes) Petition/Certification of Entry of Judgment on Unpaid Taxes Other Enforcement of Judgment Case Miscellaneous Civil Complaint RICO (27) Other Complaint (not specified above) (42) Declaratory Relief Only Injunctive Relief Only (non-harassment) Mechanics Lien Other Commercial Complaint Case (non-tort/non-complex) Other Civil Complaint (non-tort/non-complex) Miscellaneous Civil Petition Partnership and Corporate Governance (21) Other Petition (not specified above) (43) Civil Harassment Workplace Violence Elder/Dependent Adult Abuse Election Contest Petition for Name Change Petition for Relief From Late Claim Other Civil Petition
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William Gray vs. Trans Union LLC, et al.
U.S.D.C. Northern District of California

CERTIFICATE OF SERVICE

The undersigned hereby certifies that a true copy of the Trans Union, LLC's Notice of Removal was served on the following parties via First Class, U.S. Mail, postage paid, on the 12th day of January, 2017, properly addressed as follows:

For Plaintiff William Gray:

Ashley Tuchman, Esq.
Garrett Charity, Esq.
McCarthy Law PLC
4250 North Drinkwater Boulevard, Suite 320
Scottsdale, AZ 85251


Katherine Eng